

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI**

In re:)	
Tranisha Sherrell Brunson)	Case No. 22-41675-659
)	Chapter 13
SSN: xxx-xx-6270)	Hearing Date: 10/27/2022
Debtor(s))	Hearing Time: 11:00 a.m.
)	Hearing Loc: Bankruptcy Courtroom 7 North.

FOURTH AMENDED CHAPTER 13 PLAN

1.1	A limit on the dollar amount of a secured claim, which may result in a partial payment or no payment at all to the secured creditor.	<input type="checkbox"/> Included <input checked="" type="checkbox"/> Not Included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest.	<input type="checkbox"/> Included <input checked="" type="checkbox"/> Not Included
1.3	Nonstandard provisions set out in Part 5.	<input type="checkbox"/> Included <input checked="" type="checkbox"/> Not Included

Part 1. NOTICES

TO DEBTORS: This form sets out options that may be appropriate in some cases, but the presence of an option does not indicate that the option is appropriate in your circumstances or that it is permissible in the Eastern District of Missouri. **Plans that do not comply with local rules and judicial rulings may not be confirmable.**

TO CREDITORS: Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. You should read this plan carefully and discuss it with your attorney, if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one. If you oppose the plan's treatment, you or your attorney must file an objection to confirmation in accordance with the Eastern District of Missouri Local Bankruptcy Rule 3015. The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. **YOU MUST FILE A TIMELY PROOF OF CLAIM IN ORDER TO PARTICIPATE IN DISBURSEMENTS PROPOSED IN THE PLAN. CLAIMS SHALL SHARE ONLY IN FUNDS DISBURSED AFTER THE CHAPTER 13 TRUSTEE RECEIVES THE CLAIM.**

Part 2. PLAN PAYMENTS AND LENGTH OF PLAN

2.1 **Plan Payments.** Debtor is to make regular payments to the Chapter 13 Trustee as follows: (complete one of the following payment options)

(A) \$__ per month for __ months.

(B) \$__ per month for __ months, then \$__ per month for __ months, then \$__ per month for __ months.

(C) A total of \$ **1,057.00** through **October, 2022**, then \$ **105.00** per month for **56** months beginning with the payment due in **November**, 20 **22**.

2.2 **Tax Refunds.** Within fourteen days after filing federal and state income tax returns, Debtor shall provide the Chapter 13 Trustee with a copy of each return required to be filed during the life of the plan. The Debtor shall send any tax refund received during the pendency of the Chapter 13 case to the Trustee; however, Debtor may retain a portion of a tax refund to pay income taxes owed to any taxing authority for the same period as the refund. Debtor may also retain \$1,250 for single filers or \$1,500 for joint filers and refundable tax credits consisting of Earned Income Credit (EIC) and Additional Child Tax Credit, each year.

2.3 **Additional Lump Sums.** Debtor shall send additional lump sums(s) consisting of **NONE**, if any, to be paid to the Trustee.

Part 3. DISBURSEMENTS

Creditors shall be paid in the following order and in the following fashion. Unless stated otherwise, the Chapter 13 Trustee will make the payments to creditors. All disbursements by the Trustee will be made pro-rata by class, except per month disbursements described below. However, if there are funds available after payment of equal monthly payments in paragraph 3.5 and fees in paragraph 3.6, those funds may be distributed again to those same paragraphs until paid in full before distributing to the next highest paragraphs:

3.1 **Trustee.** Pay Trustee a percentage fee as allowed by law.

3.2 **Executory Contract/Lease Arrearages.** Trustee will cure pre-petition arrearage on any executory contract accepted in paragraphs 3.3(A) or (B) over the following period, estimated as follows:

CREDITOR NAME	TOTAL AMOUNT DUE	CURE PERIOD (6 months or less)
Havenbrook Homes	0.00	6 months

3.3 **Pay the following sub-paragraphs concurrently:** (Payments to be made by the Trustee under this paragraph shall cease when the proof of claim has been paid in full, the Chapter 13 plan has completed, or the Court so orders.)

(A) **Post-petition real property lease payments.** Debtor assumes executory contract for real property with the following creditor(s) and proposes to maintain payments (which the Debtor shall pay) in accordance with terms of the original contract as follows:

CREDITOR NAME	MONTHLY PAYMENT
Havenbrook Homes	\$1,282.00

(B) **Post-petition personal property lease payments.** Debtor assumes executory contract for personal property with the following creditor(s) and proposes to maintain payments (which the Trustee shall pay) in accordance with terms of the original contract as follows:

CREDITOR NAME	MONTHLY PAYMENT	EST MONTHS REMAINING
-NONE-		

(C) **Continuing Debt Payments (including post-petition mortgage payments on real estate, other than Debtor's residence.)** Maintain payments of the following continuing debt(s) in accordance with terms of the original contract with any arrearages owed at the time of filing to be cured in paragraph 3.5(A). Trustee shall make payments in the amount listed below or as adjusted by the creditor under terms of the loan agreement.

CREDITOR NAME	MONTHLY PAYMENT
-NONE-	

(D) **Post-petition mortgage payments on Debtor's residence.** Payments due post-filing on debt(s) secured by lien(s) on Debtor(s) residence shall be paid at the monthly amount listed below (or as adjusted by creditor under terms of loan agreement) to:

CREDITOR NAME	MONTHLY PAYMENT	BY DEBTOR/TRUSTEE
-NONE-		

(E) **DSO Claims in equal installments.** Pay pre-petition domestic support obligation arrears (not provided for elsewhere in the plan) in full in equal monthly installments over the life of the plan, estimated as:

CREDITOR NAME	TOTAL AMOUNT DUE	INTEREST RATE
-NONE-		

3.4 **Attorney Fees.** Pay Debtor's attorney \$ 0.00 in equal monthly payments over 18 months (no less than 18 months). Any additional fees allowed by the Court shall be paid pursuant to paragraph 3.6 below. [See procedures manual for limitations on use of this paragraph]

3.5 **Pay the following sub-paragraphs concurrently:**

(A) **Pre-petition arrears on secured claims paid in paragraph 3.3.** Pay pre-petition arrearage on debts paid under paragraphs 3.3(C) or (D) in equal monthly installments over the period set forth below and with the interest rate identified below, estimated as follows. If no period is set forth below for a claim to be paid under this paragraph, the claim will be paid over the lesser of the plan length or 48 months.

CREDITOR NAME	TOTAL AMOUNT DUE	CURE PERIOD	INTEREST RATE
-NONE-			

(B) **Secured claims to be paid in full.** The following claims shall be paid in full in equal monthly payments over the period set forth below with 4.75 % interest. If no period is set forth below for a claim to be paid under this paragraph, the claim will be paid over the plan length.

CREDITOR	EST BALANCE DUE	REPAY PERIOD	TOTAL w/INTEREST
-NONE-		59 months	

(C) **Secured claims subject to modification.** Pay all other secured claims the fair market value of the collateral, as of the date the petition was filed, in equal monthly payments over the period set forth below with 4.75 % interest and with any balance of the debt to be paid as non-priority unsecured debt under paragraph 3.9(A), estimated as set forth below. If no period is set forth below for a claim to be paid under this paragraph, the claim will be paid over the plan length.

CREDITOR	BALANCE DUE	FMV	REPAY PERIOD	TOTAL w/INTEREST
			59 months	

(D) **Co-debtor debt paid in equal monthly installments.** The following co-debtor claims(s) to be paid by Trustee or by the co-debtor as noted below. If paid by Trustee, such claim(s) shall be paid in equal monthly installments over the period and with interest as identified below:

CREDITOR	EST BALANCE	TRUSTEE/CO-DEBTOR	PERIOD	INTEREST RATE
-NONE-				

(E) **Post Petition Fees and Costs.** Pay any post-petition fees and costs as identified in a notice filed pursuant to Federal Rule of Bankruptcy Procedure 3002.1 as a supplement to an allowed claim or any other post-petition fees and costs which the Court allows and orders the Trustee to pay. Any such amounts shall be paid in equal monthly payments over the remainder of the plan duration and shall not receive interest.

3.6 **Additional Attorney Fees.** Pay \$ 4800.00 of Debtor's attorney's fees and any additional Debtor's attorney's fees allowed by the Court.

3.7 **Pay sub-paragraphs concurrently:**

(A) **Unsecured Co-debtor Guaranteed Claims.** The following unsecured co-debtor guaranteed debt to be paid by Trustee or by the co-debtor as noted below. If paid by Trustee, pay claim in full with interest rate as identified below:

CREDITOR NAME	EST TOTAL DUE	TRUSTEE/CO-DEBTOR	INTEREST RATE
-NONE-			

(B) **Assigned DSO Claims.** Domestic support obligation arrearages assigned to, or recoverable by, a governmental unit, will be paid a fixed amount with the balance to be owed by Debtor(s) after completion of the Plan, pursuant to §§ 507(a)(1)(B) and 1322(a)(4). Regular payments that become due after filing shall be paid **directly** by Debtor(s):

CREDITOR	TOTAL DUE	TOTAL AMOUNT PAID BY TRUSTEE
-NONE-		

3.8 **Priority Claims.** Pay priority claims allowed under § 507 that are not addressed elsewhere in the plan in full, estimated as follows:

CREDITOR NAME	TOTAL AMOUNT DUE
-NONE-	

3.9 **Pay the following sub-paragraphs concurrently:**

(A) **General Unsecured Claims.** Pay non-priority, unsecured creditors. Estimated total owed: \$ 263,435.78. Amount required to be paid to non-priority unsecured creditors as determined by §1325(a)(4) hypothetical Chapter 7 liquidation calculation: \$ 0.00. Amount required to be paid to nonpriority unsecured creditors as determined by §1325(b) calculation: \$ 0.00. Debtor guarantees a

minimum of \$ 0.00 (Dollar amount or 100%) will be paid to non-priority unsecured creditors.

(B) **Surrender of Collateral.** Debtor proposes to surrender the following collateral to the following creditor(s) and requests that the Court grant the creditor relief from the stays under sections 11 U.S.C. 362 and 1301. Any deficiency shall be paid as non-priority unsecured debt, unless noted otherwise below.

☒ The Trustee shall stop payment on the creditor's claim until such time as the creditor files an amended claim showing the secured and unsecured deficiency (if any) still owed after sale of the surrendered collateral. (This paragraph shall not be effective unless the box is checked)

CREDITOR

Arsenal Credit Union

COLLATERAL

2018 Buick Encore Encore

(C) **Rejected Executory Contracts/Leases.** Debtor rejects the following executory contract(s) with the following creditor(s). Any balance to be paid as non-priority unsecured debt:

CREDITOR

-NONE-

CONTRACT/LEASE

Part 4. OTHER STANDARD PLAN PROVISIONS

4.1 Absent a specific order of the Court to the contrary, the Chapter 13 Trustee, rather than the Debtor, will make all pre-confirmation disbursements pursuant to § 1326(a).

4.2 All creditors entitled to pre-confirmation disbursements, including lease creditors, must file a proof of claim to be entitled to receive payments from the Chapter 13 Trustee.

4.3 The proof of claim shall control the valuation of collateral and any valuation stated in the plan shall not be binding on the creditor.

4.4 The Trustee, in the Trustee's sole discretion, may determine to reserve funds for payment to any creditor secured by a mortgage on real estate pending filing of a claim.

4.5 Any post-petition claims filed and allowed under § 1305 may be paid through the plan.

4.6 Debtor is not to incur further credit or debt without the consent of the Court unless necessary for the protection of life, health or property and consent cannot be obtained readily.

4.7 All secured creditors shall retain the liens securing their claims until the earlier of the payment of the underlying debt determined under non-bankruptcy law or discharge under § 1328. However, Debtor will request avoidance of non-purchase money liens secured by consumer goods as well as judicial liens which impair exemptions and said creditors will not retain their liens if the court enters an order granting Debtor's request to avoid the liens.

4.8 Title to Debtor's property shall re-vest in Debtor(s) upon confirmation.

Part 5. NONSTANDARD PLAN PROVISIONS

Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in the Official Form or Local Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.

The following plan provisions will be effective only if there is a check in the box "included" in Part 1 of this Plan:

5.1

5.2

Part 6. CERTIFICATION

The debtor(s) and debtor(s) attorney, if any, certifies that the wording and order of the provisions in this Plan are identical to those contained in Official Local Form 13 of the Eastern District of Missouri, other than any Nonstandard Plan Provisions in Part 5.

DATE: 10/6/22

DEBTOR: /s/ Tranesha Sherrell Brunson
Tranesha Sherrell Brunson

DATE: 10/6/22

/s/ Tobias Licker
Tobias Licker
Attorney or Debtor(s)
A & L, Licker Law Firm, LLC
1861 Sherman Drive
Saint Charles, MO 63303
636-916-5400
636-916-5402
info@lickerlawfirm.com

CERTIFICATE OF SERVICE

I certify that a true and correct copy of the **foregoing document** was filed electronically with the United States Bankruptcy Court, and has been served on the parties in interest via e-mail by the Court's CM/ECF System as listed on the Court's Electronic Mail Notice List on October 6, 2022.

I certify that a true and correct copy of the **foregoing document** was filed electronically with the United States Bankruptcy Court, and has been served by Regular United States Mail Service, first class, postage fully pre-paid, addressed to those parties listed on the Court's Manual Notice List and listed below on October 6, 2022.

Diana S. Daugherty Via CM/ECF
Chapter 13 Trustee
P.O. Box 430908
St. Louis, MO 63143

Office of the US Trustee Via CM/ECF
111 S Tenth St, Ste 6.353
St. Louis, MO 63102-1127

And to all creditors on the attached matrix

Acima
5501 Headquarters Drive
Plano, TX 75024

Advance Financial
100 Oceanside Drive
Nashville, TN 37204

Ameren
PO Box 88068
Chicago, IL 60680-1068

Ameren Missouri
PO Box 66881 - Mail Code 310
NOTICES
Saint Louis, MO 63166

Arsenal Credit Union
3780 Vogel Rd
Arnold, MO 63010

Arsenal Credit Union
8651 Watson Rd
Webster Grove, MO 63119

Aspire Servicing Center
Attn: Bankruptcy
Po Box 659705
West Des Moines, IA 50265

At & T
PO Box 5014
Carol Stream, IL 60197

Central
812 University St
Pella, IA 50219

Check n Go
9016 Overland Plaza
Saint Louis, MO 63114

Choice Recovery
1105 Schrock Road
Suite 700
Columbus, OH 43229

Collect Asso
Attn: Bankruptcy
225 S Executive Dr Ste. 250
Brookfield, WI 53005

Credit Appeals Team
PO Box 1854
Monticello, KY 42633

Credit Collection Services
Attn: Bankruptcy
725 Canton St
Norwood, MA 02062

Damon Calhoun Sr.
22 Marr Lane
Saint Charles, MO 63303

Fedloan
Attn: Bankruptcy
P.O. Box 69184
Harrisburg, PA 17106

Franklin Collection Service, Inc.
2978 West Jackson Street
Po Box 3910
Tupelo, MS 38801

Havenbrook Homes
11832 Borman Dr
Saint Louis, MO 63146

I C System
Attn: Bankruptcy
444 Highway 96 East
Saint Paul, MN 55127

IRS
PO Box 7346
Philadelphia, PA 19101-7346

Lead Finance LLC
2847 S Ingram Mill Rd
Ste A100
Springfield, MO 65804

Line 5
PO Box 112737
Naples, FL 34108

Mercy Hospital
615 S New Ballas Rd
Saint Louis, MO 63141

Missouri Department of Revenue
PO Box 475
301 W. High Street
Jefferson City, MO 65105-0475

Missouri Payday Loans
2196 1st Capitol Dr
Saint Charles, MO 63301

Mngh Llc
Attn: Bankruptcy
5401 W Kennedy Blvd #1030
Tampa, FL 33609

NPRTO Mid-West LLC (Progressive)
PO Box 35146
Seattle, WA 98124

One Advantage
Attn: Bankruptcy
7650 Magna Drive
Belleville, IL 62223

OneMain Financial
Attn: Bankruptcy
Po Box 3251
Evansville, IN 47731

Plaza Services, LLC
PO Box 1931
Burlingame, CA 94011

Progressive
PO Box 361598
Columbus, OH 43236

Quantun3 Group LLC
PO Box 2489
Kirkland, WA 98083

SE Emergency Physicians Memphis
PO Box 1123
Minneapolis, MN 55440

Speedycash
1655 Fort Campbell Blvd
Po Box 780408
Clarksville, TN 37042

Speedycash
Attn: Bankruptcy
Po Box 780408
Wichita, KS 67278

Spring Oaks Capital, Llc
Attn: Bankruptcy
P.O. Box 1216
Chesapeake, VA 23327

Sprint
PO Box 4191
Carol Stream, IL 60197-4191

United States Attorney
111 South 10th Street
20th Floor
Saint Louis, MO 63102

Vive Financial
Attn: Bankruptcy
380 Data Drive, Suite 200
Draper, UT 84020

Way Fair / Quantum 3 Group
12006 98th Ave NE
Kirkland, WA 98034

World Finance Company
Attn: Bankruptcy
Po Box 6429
Greenville, SC 29606

